



United States Department of Agriculture
Rural Development
Montana State Office

VACANCY ANNOUNCEMENT NUMBER: MTRD-DEU-06-02

TYPE OF APPOINTMENT & WORK SCHEDULE: Permanent, Full-Time (40 hours per week)

POSITION TITLE, SERIES AND GRADE: LOAN SPECIALIST (GENERAL), GS-1165-9/11
(Area Director)

SALARY: \$42,955 to \$51,972

OPENING DATE: March 3, 2006

CLOSING DATE: April 3, 2006

APPLICATIONS MUST BE RECEIVED IN THE HUMAN RESOURCES OFFICE BY THE CLOSE OF BUSINESS
(5:00p.m. MST) ON: April 3, 2006

THIS POSITION HAS PROMOTION POTENTIAL TO: GS-11

DUTY LOCATION: Kalispell, Montana

Relocation expenses are not authorized for this position.

Travel is required.

"Rural Development helps rural Americans to develop, to grow, and to improve their quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential." (<http://www.rurdev.usda.gov/mt/>)

WHO MAY APPLY: Applications will be accepted from all qualified U. S. citizens. You need not be a current or former Federal employee to apply; however, you must be a U. S. citizen. Status Applicants (Current or former Federal employees) may apply under vacancy announcement number MTRD-MP-06-02)

Please read the entire vacancy announcement and follow all application instructions. Failure to submit all required documents will result in your application not being considered.

NOTE: To receive preference, eligible veterans claiming 5-Point Preference must submit a copy of their DD-214, all 10-Point Preference Eligibles must submit a completed Standard Form 15 (SF-15, Application for 10-Point Veteran Preference), and a letter from the Veteran's Administration (VA) dated within the last 12 months outlining the percentage of their service connected disability.

P.O. Box 850 • Bozeman, MT 59771
Voice (406) 585-2508 • Fax (406) 585-2504 • TDD (406) 585-2562

Committed to the future of rural communities

"USDA is an equal opportunity provider, employer and lender."
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W.,
Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).

MAJOR DUTIES:

The incumbent directs the work of an area office providing credit and technical assistance for rural people and communities within the geographic limits of the Area Office as well as overseeing all administrative duties including supervision of staff. This position is responsible for administering the Single Family Housing loan and grant programs within the area served. This includes managing and underwriting Single Family Housing mortgage loan products and servicing the loan portfolio. The incumbent of this position also serves as a key management official in the technical and administrative supervision of a rural housing loan and grant program. Coordinates multi-group federal and non-federal efforts related to rural development of agency oriented programs. Provides leadership in marketing efforts to promote the programs and services of Rural Development in the area served.

Provides leadership for a comprehensive Rural Development program to process, service, and supervise loan, grant, and guarantee programs throughout the jurisdictional area and furnishes professional advice and credit, financial and management guidance to rural communities and agency customers.

QUALIFICATION REQUIREMENTS:

Candidates must meet basic eligibility requirements for the GS-1165 series as set forth in the OPM Qualification Standards for General Schedule Positions, which may be obtained at <http://www.opm.gov/qualifications/>

SPECIALIZED EXPERIENCE: Experience that equipped the applicant with the particular knowledge, skills, and abilities to perform successfully the duties of the position, and this is typically in or related to the work of the position to be filled. To be creditable, specialized experience must have been equivalent to at least one year in the next lower grade level in the normal line of progression for the occupation in the organization. Experience that demonstrated competence in agricultural, commercial, realty, or other types of loans. Experience may have been gained in such work as reviewing and passing upon applications for agricultural, commercial, bank or mortgage loans, servicing a loan portfolio of a bank or other loan association; performing financial analysis of commercial concerns for investment purposes; appraising real estate to determine property valuation. **At the GS-9 grade level,** knowledge of credit principles and practices to assess the fundamental soundness of individual loans and independently examine applications, supporting documents, and credit reports, and maintain servicing activities on small loans. **In addition, at the GS-11 grade level,** independently examines applications, performs financial and credit analyses involving applications and mortgages offered for purchase or construction and in servicing current or delinquent loans for small (one to four family) residential dwellings.

EDUCATION SUBSTITUTION AT THE GS-9 GRADE LEVEL: Completion of 2 full academic years of progressively higher level graduate education or master's or equivalent graduate degree from an accredited college or university with a major in finance, business administration, economics, accounting, insurance, engineering, mathematics, banking and credit, law, real estate operations, statistics, or other field directly related to this position.

EDUCATION SUBSTITUTION AT THE GS-11 GRADE LEVEL: Completion of 3 full academic years of progressively higher level graduate education or a Ph.D, or equivalent doctoral degree from an accredited college or university with a major in finance, business administration, economics, accounting, insurance, engineering, mathematics, banking and credit, law, real estate operations, statistics, or other field directly related to this position.

College Transcript: As part of your resume/application package, submit a copy of your college transcript or list of college courses detailing for each course the number and department (e.g., bio 101, math 210, etc.), course, title, number of credit hours and grade earned. You must submit evidence that any education completed in a foreign institution is equivalent to U.S. education standards with your resume.

NOTE: YOUR COLLEGE TRANSCRIPT IS USED TO VERIFY SUCCESSFUL COMPLETION OF DEGREE, OR COLLEGE COURSE WORK. AN OFFICIAL COLLEGE TRANSCRIPT WILL BE REQUIRED BEFORE YOU CAN REPORT TO DUTY.

KNOWLEDGES, SKILLS AND ABILITIES REQUIRED (KSA's):

The following knowledges, skills and abilities (KSAs) are required for this job. For each KSA, you must prepare a written statement that explains how you meet the specific KSA. Failure to submit a response for each KSA will negatively affect your eligibility and/or rating for this position.

1. Knowledge of credit risk and lending principles, rural housing loan and grant policies, relevant laws and regulations.
2. Ability to effectively manage an organizational unit.
3. Ability to communicate with diverse groups and individuals both orally and in writing.
4. Ability to analyze and evaluate problems and recommend sound solutions.

BASIS OF RATING:

Your rating will be based on an evaluation of your experience as it relates to the qualification requirements and on the knowledge, skills, and abilities (KSA's) listed. You should provide detailed evidence of your possession of the KSA's in your application as well as in your KSA responses with clear concise examples that include level of accomplishment, and degree of responsibility.

For CTAP and ICTAP, well-qualified means that the applicant meets the qualification standard and eligibility requirements for the position, meets minimum educational and experience requirements, meets all selective factors where applicable, and is able to satisfactorily perform the duties of the position upon entry.

PAY, BENEFITS, AND WORK SCHEDULE:

This is a permanent, career-conditional appointment. Selectee will be eligible for health and life insurance, annual leave (vacation), sick leave and will be covered under the Federal Employees Retirement System, Thrift Savings Plan or Civil Service Retirement System (CSRS).

The work schedule is full time (40 hours per week).

All Federal employees are required by Public Law 104-134 to have federal payments made by Direct Deposit.

Your pay grade and step will be set in accordance with Federal pay regulations.

Management has the prerogative to select at any grade level for which this position has been advertised. If you are placed in this position at a grade lower than the target grade (i.e. the promotion potential grade), you may be promoted to the target grade without further competition. However, there is no commitment or obligation on the part of management to promote you. Your promotion will depend upon the continuing need for that level of work to be performed and your ability to perform the higher level duties.

CONDITIONS OF EMPLOYMENT:

If you are selected for this position you will be required to:

- complete a one year probationary period, and

- complete a Declaration for Federal Employment (OF-306) to determine your suitability for Federal employment, authorize a background investigation, and certify the accuracy of all the information in your application (or resume).

A background security investigation will be required for all new appointments. Your continued employment will be subject to your successful completion of a background security investigation and favorable adjudication. Failure to successfully meet these requirements will be grounds for termination.

If you are a male over age 18 who was born after December 31, 1959, you must have registered with the Selective Service System (or have an exemption) to be eligible for a Federal job.

You must be a United States Citizen or National (resident of American Samoa and Swains Island) to be considered for this job.

Your Social Security Number is requested to uniquely identify your records from those of other applicants who may have the same name. Failure to provide your SSN in your application package will result in your application not being processed.

You will be required to file a Confidential Financial Disclosure Statement, Form 450, within 30 days of your entry on duty and annually thereafter.

OTHER INFORMATION:

If you make a false statement in any part of your application (or resume), you may not be hired, or you may be removed after being hired.

Information on Special Hiring Authorities

Are you:

- a 30% compensably disabled Veteran (<http://www.opm.gov/veterans/html/vetguide.htm>),
- a VRA eligible (<http://www.opm.gov/veterans/html/vetguide.htm>),
- a person with a severe physical handicap (<http://www.opm.gov/disability/>), or
- a former Peace Corps or VISTA Volunteer?

If so, we may be able to consider you under a special hiring authority. You must tell us in your application under which of these special hiring authorities you wish to be considered. If you want to be considered under a special hiring authority as well as the regular competitive process, you must submit two complete applications and request the dual consideration. When only one application is received from a special hiring authority eligible, it will be considered under the appropriate special hiring authority only. You must submit proof of your eligibility with your application or you will not be considered under a special hiring authority. The VRA hiring authority is limited to positions at the GS-11 level and below.

Information on Veterans' Preference (<http://www.opm.gov/veterans/html/vetguide.htm>)

If you served on active duty in the United States Military and were separated under honorable conditions, you may be eligible for Veterans' Preference. What types of preference are there?

- 5-point preference is granted if you entered the military service prior to October 14, 1976, or if your service began after October 15, 1976, and you received a campaign badge or expeditionary medal. You must submit a copy of your DD-214 with your application package, by the closing date of the announcement, or you will not receive 5-point preference.
- 10-point preference is granted if you are a disabled Veteran; you received a Purple Heart; you are the spouse or mother of a 100% disabled Veteran; or you are the unremarried widow (or widower) or the mother of a deceased Veteran. You must submit, with your application package by the closing date of the announcement, a copy of your DD-214, SF-15 Application for 10-point Veterans'

Preference, plus the required proof of eligibility as indicated on the back of that form or you will not receive 10-point preference.

Information on ICTAP/CTAP-

Individuals who have special priority selection eligibility under the Agency Career Transition Assistance Program (CTAP) or the Interagency Career Transition Assistance Program (ICTAP) must be well qualified for the position to receive consideration for special priority selection. See Basis for Rating for definition of "well qualified". Federal employees seeking CTAP/ICTAP eligibility must submit proof that they meet the requirements of 5 CFR 330.605 (a) for CTAP and 5 CFR 330.704 for ICTAP. This includes proof of eligibility, a copy of their most recent Performance Rating and a copy of their most recent SF-50 noting current position, grade level, and duty location. Please annotate your application to reflect that you are applying as a CTAP or ICTAP eligible.

Rural Development provides reasonable accommodations to applicants with disabilities. If you need a reasonable accommodation for any part of the application and hiring process, please notify us. The decision on granting reasonable accommodation will be on a case-by-case basis.

HOW TO APPLY:

Applications submitted by facsimile will be accepted. (406/585-2504).

Applications submitted electronically will not be accepted.

Submit your application package directly to the Human Resources Office by close of business (5 p.m. MST) on the closing date. Late applications will result in your application not being considered. There will be no exceptions.

SUBMIT YOUR APPLICATION PACKAGE TO:

USDA-Rural Development
Human Resources Office
900 Technology Blvd., Suite B
PO Box 850
Bozeman, MT 59718
Attn: Janelle Gustafson

CONTACT PERSON FOR ADDITIONAL INFORMATION:

Name: Janelle Gustafson
Phone: 406/585-2508

Items 1 and 3 below are required documents that must be submitted by every applicant:

1. An OF-612 Application for Federal Employment, resume, or any other form of application. You do not need to send both an OF-612 and a resume. If you use a resume, it must include all of the information listed below under "Required Information on Resume". If your application or resume does not include the required information, you may lose consideration for the job. OF-612 forms may be obtained on the Internet at www.opm.gov/forms/html/of.htm, or by calling the number listed under 'Contact'.
2. A separate, written response to each of the knowledges, skills, and abilities listed in this vacancy announcement. Responses to generic KSAs are not acceptable. See "Basis of Rating" for more details. Failure to submit KSA responses as specifically instructed may negatively impact your rating.
3. A legible copy of all college transcripts. If the qualification standard for this position has specific educational requirements or permits the substitution of education for experience (see the section

entitled "Qualifications Required") and you wish to qualify based on this substitution, you must submit a legible copy of your transcript(s) for your undergraduate and graduate education. It is your responsibility to demonstrate that you possess the required education. See "Qualifications Required".

In addition, the following documentation must be submitted if applicable:

4. Documentation verifying Veterans status or Special Hiring Authority eligibility. See "Other Information" for details.
5. Documentation verifying ICTAP/CTAP eligibility. See "Other Information" for details.

What other important things do you need to know about submitting a successful application package?

1. Do not send position descriptions, manuscripts, personal endorsements, training certificates, publications, work samples, or any other unsolicited material. They will be discarded. References to these items may be made in your application, resume, or KSA responses.
2. Do not submit your application materials in a notebook, binder, or other cumbersome covering. It will be discarded. Cover letters are acceptable.
3. You cannot use postage-paid government envelopes, messenger envelopes, federal stamps, and federal postage meters to file your applications. It is a violation of USDA regulations. Applications received directly or indirectly through these means will not be considered.
4. Application packages will not be returned to you.
5. If you wish to have education acquired outside the United States credited for the educational requirements of this position, you must prove that it has been evaluated as equivalent to the education gained in accredited United States colleges and universities. Submit documentation of your education to a private organization that specializes in interpretation of foreign educational credentials for a determination. (<http://www.ed.gov/admins/finaid/accred/accredus.html>). The processing of this vacancy announcement will not be delayed pending receipt of your evaluation materials.
6. A professional application gives a positive impression to hiring managers. It is recommended that you make the effort to assure your application is neat, legible, error free, easy to read, and concise.

INFORMATION THAT IS REQUIRED IN A FEDERAL RESUME:

If you prepare a resume, be sure you provide all of the information listed below. This is the same information that is identified on the OF-612 application form, which can be found at www.opm.gov/forms/html/of.htm. You don't need to send both an OF-612 application form and a resume.

Tell us what job you are applying for, i.e.

- The announcement number, title and grade.

Provide all of the following.

- Full name, mailing address and day/evening telephone numbers
- Social Security Number.
- Country of Citizenship.
- Highest Federal civilian grade held, job series, and dates of employment in grade.

Education:

- High School name, city, state and zip code, date of diploma or GED.
- Colleges and/or Universities attended, city, state and zip code

- Major field(s) of study.
- Type and year of degree(s) received.

Work experience related to the job for which you are applying:

- Job title.
- Duties and accomplishments.
- Number of hours per week.
- Employers name and address.
- Supervisor's name and phone number.
- Starting and ending dates of employment (month and year).
- Salary.
- Indicate if your current supervisor may be contacted.

Other Qualifications:

- Job-related training courses (title and year).
- Job-related skills (e.g., other languages, computer software/hardware, tools, machinery, typing speed, etc.)
- Job-related certificates and licenses.
- Job-related honors, awards, and special accomplishments (e.g. publications, memberships in professional or honor societies, leadership activities, public speaking, performance awards, etc.) Do not send copies of documents unless specifically requested.

Veterans Preference:

- Indicate if you are claiming 5 points (attach DD 214) or 10 points (attach an Application for 10 Point Veterans' Preference (SF-15) and proof required as indicated on the SF-15.)

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